

~~TOP SECRET~~

b1, b5

been used to finance the embassy bombings in Africa," according to the affidavit.  
[Exhibit JJJ.]

### (U) CONCLUSION

(U) Yassin AL-QADI is an experienced and sophisticated businessman and financier. He has operated companies, including investment vehicles and banks, in many corners of the world. He is presumed to be capable of understanding his investments, his companies, and his charities, and of being responsible for the actions of those entities which he founds, funds and/or controls.

(U) AL-QADI's defense, however, to all the charges that he has supported terrorists through his provision of funds to Muwafaq and to other entities he controls and to persons with ties to terrorists is that either there is no evidence that these entities and individuals have been involved in terrorism, or that to the extent that they were, this involvement was beyond his knowledge.

(S) b1 There is, however, substantial and credible evidence that both Muwafaq as an entity, and many of the individuals charged with operating it and distributing its funds, were engaged in a longstanding pattern of supporting terrorist and extremist causes. This evidence comes from both classified and unclassified sources.

(U) The use of a charitable organization to provide cover to funding terrorist operations is by no means unique in this instance. On February 12, 2002, Deputy Assistant Secretary for Terrorism and Violent Crime Juan Zarate testified before the House Financial Subcommittee, Oversight and Investigations, "Investigation and analysis by enforcement agencies have yielded information indicating that terrorist organizations sometimes utilize charities to facilitate funding and to funnel money. Charitable donations to non-governmental organizations (NGOs) are commingled and then often diverted or siphoned to groups or organizations that support terrorism.... Though these charities may be offering humanitarian services here or abroad, funds raised by these various charities are sometimes diverted to terrorist causes. This scheme is particularly troubling because of the perverse use of funds donated in good will to fuel terrorist acts."

(U) There is additional information from U.S. court cases and from his own admissions showing that AL-QADI directly provided money to an upper-level HAMAS operative.

(U) AL-QADI admits his longstanding and intimate association with SDGT Julaidan, SDGT Chafiq Ayadi, Dr. Abdul Latif Saleh, and Amir Mehdi. The latter three individuals have been, according to the information available to OFAC, arrested and/or deported from their countries of operation because of associations with terrorists, and Julaidan is a known close associate of Usama bin Ladin. Each one of these individuals handled significant sums of money provided to him by AL-QADI.

~~TOP SECRET~~

b1, b5

0007708

~~TOP SECRET~~

b1, b5

b1

(U) It strains credulity that AL-QADI could have unintentionally found himself in a repeating cycle of hiring individuals based on his assessment of their character, and that these individuals kept deceiving him about their intents on providing his funds to terrorists and extremists. These are individuals who AL-QADI had opportunity to personally observe over a period of years, and he gave them significant sums of money to handle on his behalf. Indeed, AL-QADI continues to refer to Julaidan and others as trustworthy and does not question their motives.

(S) ~~b1~~ In making this determination, no one element, no one contact, no one accusation of funding is taken as being determinative of the assessment that AL-QADI has been providing support to terrorists through his actions.

b1

~~b1~~ associated with AL-QADI that have connections with terrorism, and dating over too long a time period, to give credence to a defense that *all* of the reports are in error. OFAC concludes that when considering the number of sources, the numbers of activities and length of time, the totality of the evidence, both classified and unclassified, provides a reason to believe Yassin AL-QADI has funded terrorist and extremist individuals and operations.

(S) ~~b1~~ Based on the foregoing information, there is reason to believe Yassin AL-QADI is:

- acting for or on behalf of al Qaida, Usama bin Ladin, and Makhtab al-Khidamat, persons listed in the Annex to E.O. 13224;
- assisting in, sponsoring, or providing financial, material, or technological support for, or financial or other services to or in support of, among others, al Qaida, Usama bin Ladin, the ~~b1~~ Makhtab al-Khidamat, HAMAS, ~~b1~~ the Revival of Islamic Heritage, Al-Haramayn (Bosnia), Chafiq Ayadi, and Wa'el Julaidan, persons subject to E.O. 13224; and
- associated with, among others, al Qaida, Usama bin Ladin, ~~b1~~ Makhtab al-Khidamat, HAMAS, ~~b1~~ the Revival of Islamic Heritage, Al-Haramayn (Bosnia), Chafiq Ayadi, and Wa'el Julaidan, persons subject to E.O. 13224.

~~TOP SECRET~~

b1, b5

0007709

~~TOP SECRET~~

b1, b5

EXHIBIT LIST:

b1, b7D, b7E

b1, b7d, b7E

b1, b5

(C)

Exhibit D - [11241ZDEC01] sarajevo 5138

b1, b7D, b7E

b1, b7D, b7E

b1, b5

b1, b2

Exhibit J  
Exhibit K  
Exhibit L

b1, b5

b1

b1

b1, b5

b1, b5

(C)

(LFS)

Exhibit R

b1, b5, b6

b1, b5

b1

b1, b5

(C)

b1, b5

Exhibit Y - War of Jordan Case Summary

b1, b5

b1

Exhibit BB  
Exhibit CC

b1

b1, b5

b1

Exhibit KK

b1

b1, b5

30

~~TOP SECRET~~

b1, b5

0007710

~~TOP SECRET~~

b1, b5

b1

Exhibit OO

b1

Exhibit PP -- "Update on Bosnian Terrorist Financing", DTG 111241Z DEC 01 [Not referenced]

(U)

Exhibit QQ -- GMP20011025000092, DTG 251113Z OCT 01 [Not referenced]

b1, b2

Exhibit RR

b1, b2

b1, b5

(U)

Exhibit AAA -- 2-page fax

b1, b5

(U)

Exhibit EEE -- "Raising Money: Muslim relief groups caught in crossfire" 9/26/2001, *The Guardian*

b1, b5, b7C, b7D, b7E

(U)

Exhibit GGG

b1, b5, b7C, b7D, b7E

(U)

Exhibit HHH

b1, b5, b7E

(U)

Exhibit III -- United States Memorandum in Opposition to Claimants' Motion to Dismiss, *United States of America v. One 1997 E35 Ford Van, et al.*, filed June 8, 1998 [Not referenced]

(U)

Exhibit JJJ -- "Terror Investigators Followed Funds to a Saudi Businessman," November 28, 2002, *The Wall Street Journal*

(U)

Exhibit KKK -- "Islamic Financier Bin-Ladin Interviewed on Sudan, Iran Ties" [Not referenced]

(U)

Exhibit LLL -- Terrorist Finance: Legacy of Ayadi and Qadi Haunts Bosnia, Part I, Embassys Sarajevo, DTG 211433Z NOV 03

b7E

b7D

(U)

Exhibit PPP -- Al-Jazeera TV Interview, Doha in Arabic, June 10, 1999 [Not referenced]

b1, b5

(U)

Exhibit SSS -- Frontline Article

(U)

Exhibit TTT -- Turkey: Links Viewed Between Al-Kadi, Rabita Organization, Bereket Foundation, GMP20011124000212, DTG 242307Z NOV 01

b7E

b1, b5

b7E

(U)

Exhibit XXX -- Saudi Arabia 9/10/2002 Press Release

(U)

Exhibit YYY -- February 12, 2002 Testimony of Juan C. Zarate, House Financial Subcommittee, Oversight and Investigations [Not referenced]

(U)

Exhibit ZZZ -- Treasury Department Press Release, September 7, 2002

31

~~TOP SECRET~~

b1, b5

0007711



EXHIBIT D

Message 1 of 5 for query

b6, b7C [REDACTED] CLASSIFIED

T/A  
P R I  
1143

CLASS = CONFIDENTIAL

ACTION = [TREASURY]CALL(3),GF(1),IET(1),QC(-),SEN(-),TSDN(-)

CRC = A261

PP RUEATRS

DE RUEHVJ #5394/01 3451241

ZNY CCOBB ZZH

P 111241Z DEC 01 ZDS DUE TO NUMEROUS SVCS

FM AMEMBASSY SARAJEVO

TO RUEHC/SECSTATE WASHDC PRIORITY 8887

INFO RUCNIFO/IFOR COLLECTIVE PRIORITY

RUEATRS/DEPTTREAS WASHDC

RUFOADA/JAC MOLESWORTH RAF MOLESWORTH UK

BT

CONFIDENTIAL SECTION 01 OF 03 SARAJEVO 005394

STATE FOR EUR (BOGUE), D (KAIDANOW), P (TEPPER),  
EUR/SCE (GREGORIAN), EB/ESC/ESP (GLASS)

NSC FOR PITTMAN/SCHULTE

STATE ALSO PASS USAID

AID FOR AVEE AND EE/ICA

TREASURY FOR [REDACTED] b6

E.O. 12958: DECL:12/10/11

TAGS: ETTC, EFIN, PTER, PREL, BK

SUBJECT: TFUSO1: UPDATE ON BOSNIAN TERRORIST FINANCING

REF: SARAJEVO 5138

(U) CLASSIFIED BY AMBASSADOR CLIFFORD BOND FOR  
REASONS: 1.5 (B) AND (D)

## SUMMARY

1. (C) IN RESPONSE TO REQUESTS FROM VARIOUS ADDRESSEES, POST IS SUPPLYING ADDITIONAL INFORMATION ON YASSIN ABDULLAH AZIZ UD DIN KADI (AKA YASSIN AL-QADI). THE DATA ARE CULLED FROM [REDACTED]

THEY PRESENT A PICTURE OF AN EXECUTIVE WITH WORLD WIDE BUSINESS INTERESTS, INCLUDING SIGNIFICANT HOLDINGS IN NORTH AMERICA, THE MIDDLE EAST, FAR EAST AND SOUTH ASIA. AL-QADI'S FINANCIAL INTERESTS SPAN A WIDE VARIETY OF BUSINESSES INCLUDING PHARMACEUTICALS, MEDICAL SUPPLIES, REAL ESTATE, BANKS, INFORMATION TECHNOLOGY.

B1 1.4D

UNCLASSIFIED

0007729

UNCLASSIFIED

AND TELECOMMUNICATIONS AMONG OTHERS POST REQUESTS  
THAT

B/ 1.4 D

END SUMMARY:

BIOGRAPHICAL DATA ON YASSIN AL-QADI

2. (C) NAME: YASSIN ABDULLAH AZIZ UD DIN QADI

ADDRESS: P.O. BOX 214, AL MAHMAL CENTER (15), KING  
ABDUL AZIS STREET, BALAD, JEDDAH 21411, SAUDI ARABIA

CITIZENSHIP: SAUDI ARABIA

EDUCATION: BACHELORS OF SCIENCE IN ARCHITECTURE FROM  
THE UNIVERSITY OF ALEXANDRIA, EGYPT.

TRAINING: SKIDMORE OWINGS AND MERRIL, CHICAGO,  
ILLINOIS. WORKED THREE YEARS WITH THE FIRM'S PLANNING  
GROUP WHERE HE WAS RESPONSIBLE FOR DEVELOPMENT OF  
MASTER PLANS AND CONTRACTING DOCUMENTS FOR THE MECCA  
CAMPUS OF KING ABDUL AZIZ UNIVERSITY IN SAUDI ARABIA.

CURRENT POSITION: FINANCIAL EXPERT, BUSINESSMAN,  
PRESIDENT AND MEMBER OF THE MANAGING BOARD OF SEVERAL  
DIVERSIFIED GLOBAL COMPANIES INVOLVED IN STRATEGIC  
INTERNATIONAL FINANCIAL SERVICES; HIGH TECH HARDWARE  
PRODUCTS AND DEVELOPMENT, SOFTWARE DEVELOPMENT, REAL  
ESTATE DEVELOPMENT, CONSTRUCTION, HEALTH SERVICES,  
INFRASTRUCTURE DEVELOPMENT, ALL FINANCED THROUGH  
INTERNATIONAL BANKING GROUPS.

BUSINESS HOLDINGS

3. (C) SAUDI ARABIA: STARTED HIS BUSINESS CAREER AS  
THE VICE-PRESIDENT OF JAMJOOM, A COMPANY DEALING IN  
PHARMACEUTICALS AND MEDICAL SUPPLIES. WORKED AS  
FINANCIAL CONSULTANT FOR THE NATIONAL COMMERCIAL BANK  
OF JEDDAH, ISLAMIC DEVELOPMENT BANK, SAUDI BRITISH  
BANK, MERRILL LYNCH, BANKERS LEASING CORPORATION,  
CHASE MANHATTAN, YUNDAI, MALAYSIAN AIRLINES AND  
INVOT CORPORATION. WORKED IN RESIDENTIAL REAL  
ESTATE, SERVING AS PRESIDENT OF AN EXCLUSIVE  
RESIDENTIAL REAL ESTATE FIRM. SERVED AS MEMBER OF THE

UNCLASSIFIED

0007730

[REDACTED]

MANAGING BOARD OF DAR UL ILM, AN ORGANIZATION AIMED AT ADVANCING EDUCATION IN PRIMARY AND SECONDARY SCHOOLS. SERVED AS PRESIDENT OF THE INJAZAAT COMPANY, PRODUCING CUSTOM MADE FURNITURE AND OTHER HOUSEHOLD SUPPLIES. WORKED WITHIN SAUDI FINANCIAL INSTITUTIONS PROVIDING FINANCIAL GUARANTEES TO THE NATIONAL COMMERCIAL BANK OF JEDDAH AND BIN HAHFOOQ GROUP (SHEIKH KHALID BIN M.) THE LARGEST BANKING GROUP IN THE MIDDLE EAST; DALLAH AL BARAKA GROUP (SHEIKH SALEH KAMEL); XENEL GROUP - (SHEIKH HISHAM ZAINA) AND SHEIKH QAIS JELAIKAN GROUP.

UNCLASSIFIED

CANADA: MEMBER OF THE MANAGING BOARD OF ULTIMATE HOLDING COMPANY. MAJOR SHAREHOLDER WITH SIGNIFICANT

BT  
#5394  
A261

BT  
CONFIDENTIAL SECTION 02 OF 03 SARAJEVO 005394

STATE FOR EUR (BOGUE), D (KAIDANOW), P (TEPPER),  
EUR/SCE (GREGORIAN), EB/ESC/ESP (GLASS)

NSC FOR PITTMAN/SCHULTE

STATE ALSO PASS USAID  
AID FOR AAVEE AND EE/ECA  
TREASURY FOR [REDACTED]

E.O. 12958: DEC 12/10/11  
TAGS: ETTT, EFIN, PTER, PREL, BK  
SUBJECT: TFUSO1: UPDATE ON BOSNIAN TERRORIST FINANCING

DIRECT AND INDIRECT INVESTMENTS IN TWO HIGH TECH COMPANIES: TSI - TELSIS PRODUCER OF TELEMETRIC SWITCHES AND EQUIPMENT; ISV - SII ICON VISION, PRODUCER OF EQUIPMENT AND LIQUID CRYSTAL DISPLAYS.

USA: INVESTMENTS CONCENTRATED IN HIGH TECH SECTOR INCLUDING P TECH INC (BOSTON), SOFTWARE DEVELOPERS, BIOTECH (HYBRIDON, INC). INVOLVED IN RE-ENGINEERING PROJECTS FOR FORTUNE 500 COMPANIES INCLUDING ORACLE CONSULTING, PHILLIP MORRIS, CIBA - GIEGY, VOLKSWAGEN, US DEFENSE AGENCIES AND US GOVERNMENT DEPARTMENTS.

UNCLASSIFIED

0007731

SIGNIFICANT STOCK AND REAL ESTATE INVESTMENTS.

UNCLASSIFIED

MALAYSIA: VICE PRESIDENT AND MEMBER OF THE MANAGING BOARD OF PRIVATELY-OWNED GROUP OF DIVERSIFIED COMPANIES WORTH USD \$10 MILLION. GROUP INCLUDES COMPANIES INVOLVED IN INFORMATION TECHNOLOGY, TELECOMMUNICATIONS; TECHNOLOGY MANAGEMENT, "TURN KEY" PRIVATIZATION PROJECTS, INFRASTRUCTURE FINANCING, CONCESSIONS, BANKING AND FINANCE, CAPITAL MARKET AND INVESTMENTS MANAGEMENT, FUTURES AND OPTIONS TRADING, DOMESTIC AND OFFSHORE FINANCING AND INTERNATIONAL TRADE.

TURKEY: MEMBER OF THE MANAGING BOARD OF LARGE RETAIL AND SUPERMARKET CHAIN (350 RETAIL LOCATIONS) WITH ANNUAL REVENUES OF USD \$350 MILLION. PRESIDENT AND MEMBER OF THE MANAGING BOARD OF THE CARAVAN GROUP OF DIVERSIFIED COMPANIES IN INTERNATIONAL TRADE, CONSTRUCTION, DESIGN AND DEVELOPMENT, FINANCE, REAL ESTATE, INFRASTRUCTURAL DEVELOPMENT, TEXTILES, FRANCHISING, FOOD PACKAGING, CEREALS AND BAKING GOODS, EDUCATION AND ENTERTAINMENT PRODUCTS. MEMBER OF THE ASKUT MANAGING BOARD INVOLVED IN PRODUCTION OF MILK PRODUCTS AND BEVERAGES (FRUIT JUICES).

CHINA: MANAGING MEMBER OF THE ULTIMATE HOLDING COMPANY. SIGNIFICANT DIRECT OR INDIRECT INVESTMENT IN TELECOMMUNICATION PRODUCTION FACILITIES, INCLUDING TELEPHONE EQUIPMENT MADE TO EUROPEAN SPECIFICATIONS. HOLDS CONCESSIONS FOR INSTALLATION OF PUBLIC TELEPHONE LINES AND "SMART" CARDS.

PAKISTAN: MEMBER OF BOARD OF DIRECTORS OF SHIFA INTERNATIONAL HOSPITAL LTD. IN ISLAMABAD. HEALTH CARE FACILITY UNDER CONSTRUCTION WITH 100 BEDS PLANNED IN FIRST PHASE AND 400 BEDS IN SECOND PHASE. HOSPITAL HAS MODERN EQUIPMENT FOR CARDIAC SURGERY WITH OTHER DIAGNOSTICS AND MODERN LABORATORIES. THERE ARE OVER 80 CONSULTANTS WITH US CERTIFICATES OR WITH MEMBERSHIP IN THE ROYAL COLLEGE OF DOCTORS AND SURGEONS. THIS IS THE ONLY PRIVATE CLINIC IN PAKISTAN EQUIPPED WITH A LINEAR ACCELERATOR WITH A PERMIT ISSUED BY THE PAKISTANI COMMITTEE FOR NUCLEAR ENERGY. VICE PRESIDENT AND MEMBER OF THE BOARD OF THE HIMONT GROUP, A PHARMACEUTICAL COMPANY. ONE OF THREE PRODUCERS OF BASIC PHARMACEUTICAL PRODUCTS IN PAKISTAN MEETING CERTIFICATION STANDARDS OF THE BRITISH PHARMACOPOEIA. PRODUCTION IS 500 TONS OF BASIC RAW MATERIALS FOR DRUGS INCLUDING THE QUINOLONES, THE LATEST SYNTHETIC ANTIBIOTICS. FIRM IS ALSO INVOLVED IN PRODUCTION AND DISTRIBUTION OF EUROPEAN PHARMACEUTICALS (PARTICULARLY

UNCLASSIFIED

0007732



07E

CARDIAC AND OPHTHOMOLOGICAL PRODUCTS) AS WELL AS  
GENERIC PRODUCTS. IS A FACTORY FOR NON STERILE  
PRODUCTS AND DISTRIBUTION OF EUROPEAN AND ITS OWN  
GENETIC PRODUCTS.

UNCLASSIFIED

JORDAN: MAJORITY SHAREHOLDER IN "SAJA," WHICH PRODUCES  
AND FINANCES PROGRAMS FOR INTERNATIONAL SATELLITE AND  
TV BROADCASTS.

LEBANON: MAJORITY SHAREHOLDER WITH CONTROLLING  
INTEREST IN "THE CONSULTANTS CO." THIS COMPANY IS  
ENGAGED IN A FRANCHISING ARRANGEMENT WITH THE US FIRM  
"CRESTCOM" AND IS INVOLVED IN PRODUCTION OF CUSTOM  
EDUCATIONAL PROGRAMS.

BUSINESS RESUME

4. (C) PRESIDENT - NATIONAL MANAGEMENT CONSULTING  
CENTER (NMMC) - THE STATE CONSULTING CENTER FOR  
MANAGEMENT JEDDAH, SAUDI ARABIA SINCE 1984. THE  
CENTER'S ACTIVITIES HAVE TRADITIONALLY CENTERED ON  
BT

#5394  
8B21

BT

C O N F I D E N T I A L SECTION 03 OF 03 SARAJEVO 005394

STATE FOR EUR (BOGUE), D (KAIDANOW), P (TEPPER),  
EUR/SCE (GREGORIAN), EB/ESC/ESP (GLASS)

NSC FOR PITTMAN/SCHULTE

STATE ALSO PASS USAID  
AID FOR AA/EE AND EE/ECA  
TREASURY FOR [REDACTED]

E.O. 12958: DECL:12/10/11

TAGS: ETTC, EFIN, PTER, PREL, 8K

SUBJECT: TFUSO1: UPDATE ON BOSNIAN TERRORIST FINANCING

INTEGRATED RESEARCH AND DEVELOPMENT, BUT IN 1992 THE  
CENTER EXPANDED INTO ISLAMIC FINANCIAL SERVICES,

UNCLASSIFIED

0007733